

United States Bankruptcy Court
District of Oregon

olsendaines.com

In re Michael Charles Norton,
Michelle Jean Norton

Case No. 14-64386

Debtors

Chapter 7

SUMMARY OF SCHEDULES - AMENDED

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	0.00		
B - Personal Property	Yes	4	62,130.17		
C - Property Claimed as Exempt	Yes	2			
D - Creditors Holding Secured Claims	Yes	1		0.00	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	2		314.75	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	6		83,239.44	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	2			2,883.00
J - Current Expenditures of Individual Debtor(s)	Yes	2			2,894.00
Total Number of Sheets of ALL Schedules		22			
Total Assets			62,130.17		
Total Liabilities				83,554.19	

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STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

- ☐ Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	314.75
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	0.00
Student Loan Obligations (from Schedule F)	0.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	0.00
TOTAL	314.75

State the following:

Average Income (from Schedule I, Line 12)	2,883.00
Average Expenses (from Schedule J, Line 22)	2,894.00
Current Monthly Income (from Form 22A-1 Line 11; OR, Form 22B Line 14; OR, Form 22C-1 Line 14)	3,604.61

State the following:

1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column		0.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column	314.75	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		0.00
4. Total from Schedule F		83,239.44
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		83,239.44

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SCHEDULE B - PERSONAL PROPERTY - AMENDED

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007(m).

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
1. Cash on hand		Cash on hand	J	20.00
2. Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		Checking Account: Checking 1640 Location: Rogue Credit Union 29620 Ellensburg Ave. Gold Beach, OR 97444-8701	J	390.54
		Savings Account: Savings Account 1640-00 Location: Rogue Credit Union 29620 Ellensburg Ave. Gold Beach, OR 97444-8701	J	5.00
		Other: HSA:Health Savings Account 0296 Location: JPMorgan Chase Bank N. A. HSA Service Center PO Box 30207 Tampa, FL 33630	J	306.62
3. Security deposits with public utilities, telephone companies, landlords, and others.		Security Deposit Held By Landlord	J	700.00
4. Household goods and furnishings, including audio, video, and computer equipment.		Household Goods and Furniture	J	1,500.00
5. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.		Books-Music: Books, CD's, DVD's, 2 Guitars, Flute, Piccolo Location: 94202 6th St. Apt. 1 Gold Beach, OR 97444	J	700.00
6. Wearing apparel.		Clothes: Attire For Self And Spouse. Location: 94202 6th St. Apt. 1 Gold Beach, OR 97444	J	100.00
7. Furs and jewelry.		Jewelry: Wedding Rings Location: 94202 6th St. Apt. 1 Gold Beach, OR 97444	J	500.00
8. Firearms and sports, photographic, and other hobby equipment.	X			

Sub-Total > 4,222.16
(Total of this page)

3 continuation sheets attached to the Schedule of Personal Property

In re Michael Charles Norton,
Michelle Jean NortonCase No. 14-64386

Debtors

SCHEDULE B - PERSONAL PROPERTY - AMENDED

(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	X			
10. Annuities. Itemize and name each issuer.	X			
11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	X			
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.		Retirement: 401k Location: Merrill Lynch	H	8,752.01
13. Stock and interests in incorporated and unincorporated businesses. Itemize.	X			
14. Interests in partnerships or joint ventures. Itemize.	X			
15. Government and corporate bonds and other negotiable and nonnegotiable instruments.	X			
16. Accounts receivable.	X			
17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X			
18. Other liquidated debts owed to debtor including tax refunds. Give particulars.		Wages Owed (approx. amount)	H	599.00
		Wages Owed (approx. amount)	W	122.00
19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X			

Sub-Total > 9,473.01
(Total of this page)

Sheet 1 of 3 continuation sheets attached
to the Schedule of Personal Property

In re Michael Charles Norton,
Michelle Jean NortonCase No. 14-64386

Debtors

SCHEDULE B - PERSONAL PROPERTY - AMENDED

(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.		Medical Insurance Reimbursement	H	45,000.00
22. Patents, copyrights, and other intellectual property. Give particulars.	X			
23. Licenses, franchises, and other general intangibles. Give particulars.	X			
24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25. Automobiles, trucks, trailers, and other vehicles and accessories.		2004 Chevrolet Cavalier (165,413 Miles) Location: 94202 6th Street Gold Beach	J	1,280.00
		2005 Dodge Neon (117,329 Miles) Location: 94202 6th Street Gold Beach	J	2,155.00
26. Boats, motors, and accessories.	X			
27. Aircraft and accessories.	X			
28. Office equipment, furnishings, and supplies.	X			
29. Machinery, fixtures, equipment, and supplies used in business.	X			
30. Inventory.	X			
31. Animals.	X			

Sub-Total > 48,435.00
(Total of this page)

Sheet 2 of 3 continuation sheets attached
to the Schedule of Personal Property

In re Michael Charles Norton,
Michelle Jean Norton

Case No. 14-64386

Debtors

SCHEDULE B - PERSONAL PROPERTY - AMENDED
(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
32. Crops - growing or harvested. Give particulars.	X			
33. Farming equipment and implements.	X			
34. Farm supplies, chemicals, and feed.	X			
35. Other personal property of any kind not already listed. Itemize.	X			

Sub-Total >

(Total of this page)

Total >

0.00

62,130.17

(Report also on Summary of Schedules)

In re Michael Charles Norton,
Michelle Jean Norton

Case No. 14-64386

Debtors

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT - AMENDED

Debtor claims the exemptions to which debtor is entitled under:
(Check one box)

☒ 11 U.S.C. § 522(b)(2)

☐ 11 U.S.C. § 522(b)(3)

☐ Check if debtor claims a homestead exemption that exceeds
\$155,675. (Amount subject to adjustment on 4/1/16, and every three years thereafter
with respect to cases commenced on or after the date of adjustment.)

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
<u>Cash on Hand</u>			
Cash on hand	11 U.S.C. § 522(d)(5)	20.00	20.00
<u>Checking, Savings, or Other Financial Accounts, Certificates of Deposit</u>			
Checking Account: Checking 1640	11 U.S.C. § 522(d)(5)	390.54	390.54
Location: Rogue Credit Union 29620 Ellensburg Ave. Gold Beach, OR 97444-8701			
Savings Account: Savings Account 1640-00	11 U.S.C. § 522(d)(5)	5.00	5.00
Location: Rogue Credit Union 29620 Ellensburg Ave. Gold Beach, OR 97444-8701			
Other: HSA:Health Savings Account 0296	11 U.S.C. § 522(d)(5)	306.62	306.62
Location: JPMorgan Chase Bank N. A. HSA Service Center PO Box 30207 Tampa, FL 33630			
<u>Security Deposits with Utilities, Landlords, and Others</u>			
Security Deposit Held By Landlord	11 U.S.C. § 522(d)(5)	700.00	700.00
<u>Household Goods and Furnishings</u>			
Household Goods and Furniture	11 U.S.C. § 522(d)(3)	1,500.00	1,500.00
<u>Books, Pictures and Other Art Objects; Collectibles</u>			
Books-Music: Books, CD's, DVD's, 2 Guitars, Flute, Piccolo	11 U.S.C. § 522(d)(3)	700.00	700.00
Location: 94202 6th St. Apt. 1 Gold Beach, OR 97444			
<u>Wearing Apparel</u>			
Clothes: Attire For Self And Spouse.	11 U.S.C. § 522(d)(3)	100.00	100.00
Location: 94202 6th St. Apt. 1 Gold Beach, OR 97444			
<u>Furs and Jewelry</u>			
Jewelry: Wedding Rings	11 U.S.C. § 522(d)(4)	500.00	500.00
Location: 94202 6th St. Apt. 1 Gold Beach, OR 97444			
<u>Interests in IRA, ERISA, Keogh, or Other Pension or Profit Sharing Plans</u>			
Retirement: 401k	11 U.S.C. § 522(d)(12)	100%	8,752.01
Location: Merrill Lynch			
<u>Other Liquidated Debts Owed Debtor Including Tax Refund</u>			
Wages Owed (approx. amount)	11 U.S.C. § 522(d)(5)	599.00	599.00
Wages Owed (approx. amount)	11 U.S.C. § 522(d)(5)	122.00	122.00

In re Michael Charles Norton,
Michelle Jean Norton

Case No. 14-64386

Debtors

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT - AMENDED

(Continuation Sheet)

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
<u>Other Contingent and Unliquidated Claims of Every Nature</u>			
Medical Insurance Reimbursement	11 U.S.C. § 522(d)(5)	10,000.00	45,000.00
<u>Automobiles, Trucks, Trailers, and Other Vehicles</u>			
2004 Chevrolet Cavalier (165,413 Miles) Location: 94202 6th Street Gold Beach	11 U.S.C. § 522(d)(5)	1,280.00	1,280.00
2005 Dodge Neon (117,329 Miles) Location: 94202 6th Street Gold Beach	11 U.S.C. § 522(d)(2)	2,155.00	2,155.00

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Debtor(s)

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Chapter 7

DECLARATION CONCERNING DEBTOR'S SCHEDULES - AMENDED

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of 24 sheets, and that they are true and correct to the best of my knowledge, information, and belief.

Date April 2, 2015

Signature /s/ Michael Charles Norton
Michael Charles Norton
Debtor

Date April 2, 2015

Signature /s/ Michelle Jean Norton
Michelle Jean Norton
Joint Debtor

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both.
18 U.S.C. §§ 152 and 3571.

CERTIFICATE OF MAILING

IN RE: Michael and Michelle Norton
CASE NO. 14-64386-fra7

I hereby certify that I served the preceding amended Summary of Schedules, Schedules B and C, and the Declaration Concerning Debtor's Schedules by mailing a true copy thereof, certified by me as such, to the following:

Vanessa Pancic, Trustee
Via CMECF

US Trustee, Eugene
Via CMECF

Michael and Michelle Norton
Via client's preferred email address on file

DATED this 7th day of April, 2015.

/s/ Matthew A. Casper
Matthew A. Casper, OSB # 062903
Attorney for Debtors

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